

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: **Lisa Williams**

Case No.

Debtor(s)

Chapter 13 Proceeding

☐ **AMENDED** ☐ **MODIFIED**
DEBTOR(S)' CHAPTER 13 PLAN
AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE

Creditors are hereby notified that the following Plan may be amended at any time before confirmation. Any amendment may affect your status as a creditor. The Debtor's estimate of how much the Plan will pay, projected payments, and estimates of the allowed claims may also change. The following information advises creditors of the status of the case based on the information known at the time of its preparation. Any special concerns of a creditor may justify attendance at the Meeting of Creditors and such other action as may be appropriate under the circumstances. More detailed information is on file at the Office of the United States Bankruptcy Clerk in El Paso or Waco, Texas. Local Bankruptcy Rules and Standing Orders on procedures are available at the Clerk's Office and online at www.txwb.uscourts.gov.

Use of the singular word "Debtor" in this Plan includes the plural where appropriate.

Plan Summary

- A. The Debtor's Plan Payment will be \$720.00 Monthly, paid by ☐ Pay Order or ☒ Direct Pay for 60 months. The gross amount to be paid into the plan is \$43,200.00.
- B. The Plan proposes to pay all allowed priority claims in full, all secured claims to the extent of the value of the collateral or the amount of the claim, whichever amount is provided for in Section VI below, and approximately 1% of each unsecured allowed claim.

THIS PLAN DOES NOT ALLOW CLAIMS. YOU MUST FILE A PROOF OF CLAIM BY THE APPLICABLE DEADLINE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN THAT MAY BE CONFIRMED. CREDITORS ARE REFERRED TO THE FEDERAL RULES OF BANKRUPTCY PROCEDURE, THE LOCAL BANKRUPTCY RULES FOR THE WESTERN DISTRICT OF TEXAS, AND THE APPLICABLE STANDING ORDER RELATING TO CHAPTER 13 CASE ADMINISTRATION FOR THIS DIVISION, FOR INFORMATION ON THESE AND OTHER DEADLINES.

- C. The value of the Debtor's non-exempt assets is \$0.00.
- D. If the payment of any debt is proposed to be paid directly by the Debtor outside the Plan, it is so noted in Section VI(1), set forth below.

Plan Provisions

I. Vesting of Estate Property

- ☒ Upon confirmation of the Plan, all property of the estate shall vest in the Debtor and shall not remain as property of the estate.
- ☐ Upon confirmation of the Plan, all property of the estate shall not vest in the Debtor, but shall remain as property of the estate.
- ☐ Other (describe):

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Continuation Sheet # 1

II. Pre-Confirmation Disbursements

In accordance with the applicable Standing Order Relating to Chapter 13 Case Administration, the Debtor requests and consents to disbursement by the Chapter 13 Trustee of payments prior to confirmation of the Plan to evidence the Debtor's good faith, promote successful completion of the case, and to provide adequate protection to secured creditors. The Debtor shall remit such payments to the Trustee commencing 15 days after the filing of the petition. Provided all conditions for disbursement are met and unless otherwise ordered by the Court, the Trustee shall begin disbursing to creditors as provided below, on the first regularly scheduled disbursement after 30 days after the the petition is filed. Payments under this paragraph will cease upon confirmation of the Plan.

Creditor/Collateral	Pre-Confirmation Payment Amount	Other Treatment Remarks
Santander Consumer Usa 2014 Buick Lacross	\$249.06	

III. Executory Contracts/Unexpired Leases/Contracts for Deed

Pursuant to 11 U.S.C. §1322(b)(7) of the Bankruptcy Code, the Debtor hereby elects to assume the following executory contracts, unexpired leases, and/or contracts for deed, if any:

Creditor Name	Description of Contract	Election	In Default
Sandell Mobile Park	Residential Lease	Assumed	No
Uvalle Law Firm, PLLC	Attorney	Assumed	No

Pursuant to 11 U.S.C. §1322(b)(7) of the Bankruptcy Code, the Debtor hereby elects to reject the following executory contracts, unexpired leases, and/or contracts for deed, if any:

Creditor Name	Description of Contract	Election	In Default
(None)			

IV. Motion to Value Collateral Pursuant to 11 U.S.C. § 506

The Trustee shall pay allowed secured claims, which require the filing of a proof of claim, to the extent of the value of the collateral or the amount of the claim, whichever amount is provided for in Section VI(2), hereof, plus interest thereon at the rate specified in this Plan. Except for secured claims for which provision is made to pay the full amount of the claim notwithstanding the value of the collateral, the portion of any allowed claim that exceeds the value of the collateral shall be treated as an unsecured claim under Section VI(2)(F).

The Debtor(s) move(s) to value the collateral described below in the amounts indicated. The values as stated below represent the replacement values of the assets held for collateral, as required under Section 506(a)(2). Objections to valuation of collateral proposed by this Motion and Plan must be filed no later than ten (10) days prior to the confirmation hearing date. If no timely response or objection is filed, the relief requested may be granted in conjunction with confirmation of the Plan.

Creditor / Collateral	Estimated Claim	Value of Collateral	Monthly Payment or Method of Disbursement	Interest Rate	Anticipated Total to Pay	Other Treatment/Remarks
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Continuation Sheet # 2

"I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct. Executed on _____."

Debtor

Joint Debtor

V. Motion to Avoid Lien Pursuant to 11 U.S.C. § 522(f)

The Bankruptcy Code allows certain liens to be avoided. If a lien is avoided, the claim will not be treated as a secured claim but as an unsecured claim under Section VI(2)(F).

The Debtor moves to avoid the following liens that impair exemptions. Objections to lien avoidance as proposed in this Plan must be filed no later than ten (10) days prior to the confirmation hearing date. If no timely objection is filed, the relief requested may be granted in conjunction with confirmation of the Plan. (Debtor must list the specific exempt property that the lien impairs and the basis of the lien--e.g., judicial lien, nonpurchase-money security interest, etc.)

Creditor / Property subject to lien	Amount of Lien to be Avoided	Remarks
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VI. Specific Treatment for Payment of Allowed Claims

1. PAYMENTS TO BE MADE BY THE DEBTOR DIRECTLY TO CREDITORS, INCLUDING POST-PETITION DOMESTIC SUPPORT OBLIGATIONS

A. Debtor(s) shall pay the following creditors directly. Creditors with claims based on a post-petition domestic support obligation ("DSO"), including all governmental units to which a DSO claim has been assigned, or is owed, or that may otherwise recover a DSO claim, MUST be paid directly. Minors should be identified by their initials only. If no DSO creditor is listed, the Debtor represents he/she has no domestic support obligation.

All direct payments listed below shall be made in addition to the Plan payments made by Debtor to the Chapter 13 Trustee as herein set forth. Secured creditors who are paid directly shall retain their liens, and the Debtor(s) shall maintain insurance on the collateral, in accordance with the terms of the documents creating the lien on the collateral.

Creditor / Collateral, if any (including the name of each DSO creditor)	Remarks	Debt Amount	Payment Amount/Interval
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Richard Karr Motors
2014 Buick LaCrosse

\$346.00

B. Debtor surrenders the following collateral. Confirmation of the Plan shall operate to lift the automatic stay provided by 11 U.S.C. § 362(a) with respect to the collateral listed, and any unsecured deficiency claim may be filed in accordance with the procedures set forth in the Standing Order Relating to Chapter 13 Case Administration for this Division.

Creditor/Collateral	Collateral to Be Surrendered
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Continuation Sheet # 3

2. PAYMENTS TO BE MADE BY TRUSTEE TO CREDITORS**A. Administrative Expenses**

Administrative Expenses shall include the Trustee's commission and debtor's attorney's fees. The Trustee shall receive up to 10% of all sums received. No fees or expenses of counsel for the debtor(s) may be paid until the filing fee is paid in full, and any fees and expenses that are allowed in addition to the fees and expenses originally agreed to be paid, may be paid only after all prior allowed fees and expenses have been paid.

Creditor	Estimated Amount of Debt	Payment Method: before secured creditors, after secured creditors, or along with secured	Remarks
Davis Law Firm	\$2,900.00	Along With	

B. Priority Claims, Including Domestic Support Obligation Arrearage Claims

Creditor	Estimated Amount of Debt	Payment Method: before secured creditors, after secured creditors, or along with secured	Remarks

C. Arrearage Claims

Creditor / Collateral	Estimated Claim	Estimated Value of Collateral	Monthly Payment or Method of Disbursement	Interest Rate	Anticipated Total to Pay	Other Treatment/Remarks

D. Cure Claims on Assumed Contracts, Leases, and Contracts for Deed

Creditor/Subject Property, if any	Estimated Amount of Cure Claim	Monthly Payment or Method of Disbursement	Remarks

E. Secured Creditors

Secured creditors shall retain their liens on the collateral that is security for their claims until the earlier of the date the underlying debt, as determined under non-bankruptcy law, has been paid in full, or the date of discharge under 11 U.S.C. § 1328. Therefore, if the debtor's case is dismissed or converted without completing of all Plan payments, the liens shall be retained by the creditors to the extent recognized by applicable non-bankruptcy law.

Creditor/Collateral	Estimated Claim	Value of Collateral	Monthly Payment or Method of Disbursement	Interest Rate	Anticipated Total to Pay	Other Treatment/Remarks (specifically note if claim amount to be paid although greater than value of collateral)
Aaron's Rental Couch, Loveseat, End Tbls, Coffee Tbls, TV Stnd, D	\$2,713.07	\$2,350.00	Pro-Rata	0%	\$2,713.07	Pay claim amount
Rent One Beds, Mattresses, Dressers, Nightstands	\$4,891.59	\$1,600.00	Pro-Rata	0%	\$4,891.59	Pay claim amount
Santander Consumer Usa 2014 Buick Lacross	\$24,304.30	\$19,925.00	Pro-Rata	5.25%	\$27,665.09	Pay claim amount

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Continuation Sheet # 4

F. General Unsecured Creditors (including claims from rejection of contracts, leases and contracts for deed).
Describe treatment for the class of general unsecured creditors.

General Unsecured Creditors will receive approximately 1% of their allowed claims.

Totals:

Administrative Claims	<u>\$2,900.00</u>
Priority Claims	<u>\$0.00</u>
Arrearage Claims	<u>\$0.00</u>
Cure Claims	<u>\$0.00</u>
Secured Claims	<u>\$31,908.96</u>
Unsecured Claims	<u>\$51,590.25</u>

VII. Supplemental Plan Provisions

The following are the Supplemental Plan Provisions:

None

Respectfully submitted this date: 3/6/2015.

/s/ Evan Simpson

Evan Simpson
3925 A S. Jack Kultgen Fwy.
Waco, TX 76706
Phone: (254) 399-9977 / Fax: (254) 399-9909
(Attorney for Debtor)

/s/ Lisa Williams

Lisa Williams
4329 West Park Row Blvd.
Lot 102
Corsicana, Texas 75110
(Debtor)

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CHAPTER **13**

Joint Debtor

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that on March 6, 2015, a copy of the attached Chapter 13 Plan, with any attachments, was served on each party in interest listed below, by placing each copy in an envelope properly addressed, postage fully prepaid in compliance with Local Rule 9013 (g).

/s/ Evan Simpson

Evan Simpson
Bar ID:24060612
Davis Law Firm
3925 A S. Jack Kultgen Fwy.
Waco, TX 76706
(254) 399-9977

Aaron's Rental
2601 West 7th Avenue
Corsicana, TX 75110

Capio Partners Llc
xxxx6496
Attn: Bankruptcy
2222 Texoma Pkwy Ste 150
Sherman, TX 75090

Cash Central
PO BOX 6430
North Logan, UT 84341

Afni
xxxxxx2596
Attention: Bankruptcy
1310 Martin Luther King Dr
Bloomington, IL 61701

Capio Partners Llc
xxxx2517
Attn: Bankruptcy
2222 Texoma Pkwy Ste 150
Sherman, TX 75090

Central Texas Radiological Assoc
4777 US Hwy 259 N
Longview, TX 75605

Arbors of Corsicana
1300 N. 45th St
Corsicana, TX 75110

Capio Partners Llc
xxxx8453
Attn: Bankruptcy
2222 Texoma Pkwy Ste 150
Sherman, TX 75090

City of Wortham Municipal Court
PO BOX 1310
Round Rock, TX 78680

Capio Partners Llc
xxxx7823
Attn: Bankruptcy
2222 Texoma Pkwy Ste 150
Sherman, TX 75090

Cash 1
8450 W. Sahara Avenue Ste 114
Las Vegas, NV 89117

Commonwealth Financial
xxxxxxx63N1
245 Main Street
Dickson City, PA 18519

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Debtor

CASE NO.

Joint Debtor

CHAPTER 13

CERTIFICATE OF SERVICE

(Continuation Sheet #1)

Commonwealth Financial
xxxxxxx55N1
245 Main Street
Dickson City, PA 18519

Cooks Childrens Medical Center
PO BOX 2209
Addison, TX 75001

Financial Control Svc
xxxxxxxxxxxxx4321
6801 Sanger Ave Ste 195
Waco, TX 76710

Commonwealth Financial
xxxxxxx62N1
245 Main Street
Dickson City, PA 18519

Covington Credit
117 W. Collins St
Corsicana, TX 75110

First Cash Direct
PO Box 910
Eules, TX 76039

Commonwealth Financial
xxxxxxx11N1
245 Main Street
Dickson City, PA 18519

Credit Collections
302 E. Church Ave
Killeen, TX 76541

First Finance
211 N Beaton St
Corsicana, TX 75110

Commonwealth Financial
xxxxxxx05N1
245 Main Street
Dickson City, PA 18519

East Texas Medical Center
PO Box 1939
Athens, TX 75751

Five Lakes Agency Inc
PO BOX 80730
Rochester, MI 48308

Commonwealth Financial
xxxxxxx73N1
245 Main Street
Dickson City, PA 18519

ECMC
xxxxxxx0002
PO Box 16408
Saint Paul, MN 55116-0408

Fort Parker Emergency Physicians
PO BOX 98722
Las Vegas, NV 89193

Community National
PO Box 569100
Dallas, TX 75356

ECMC
xxxxxxx0001
PO Box 16408
Saint Paul, MN 55116-0408

Freestone Credit Union
613 Main Street
Teague, TX 75860

Cooks Children's Physician Network
PO Box 9044
Belfast, ME 04915-9044

ECMC
xxxxxxx0003
PO Box 16408
Saint Paul, MN 55116-0408

Freestone Emergency Medicine ASC
PA
P.O. Box 1197
San Antonio, TX 78294-1197

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CHAPTER **13***Joint Debtor***CERTIFICATE OF SERVICE**

(Continuation Sheet #2)

Harvard Collection
xxxx3327
Harvard Collection Services
4839 N Elston Avenue
Chicago, IL 60630

Merc Adj Bur
xxxx4880
PO Box 9016
Williamsville, NY 14231

Providence Healthcare Network
P.O. Box 2589
Waco, TX 76702

Harvard Collection
xxxx0286
Harvard Collection Services
4839 N Elston Avenue
Chicago, IL 60630

Midland Funding
xxxxxx2192
8875 Aero Dr Ste 200
San Diego, CA 92123

Ray Hendren
3410 Far West Blvd. #200
Austin, TX 78731

Harvard Collection
xxxx4519
Harvard Collection Services
4839 N Elston Avenue
Chicago, IL 60630

MVBA
PO Box 1310
Round Rock, TX 78680

Receivables Performanc
xxxx9084
20816 44th Ave W
Lynnwood, WA 98036

Internal Revenue Service
PO Box 7346
Philadelphia, PA 19101-7346

Northland Cable
1500 N. Beaton
Corsicana, TX 75110

Rent One
1809 West 7th Avenue
Corsicana, TX 75110

Lisa Williams
4329 West Park Row Blvd.
Lot 102
Corsicana, Texas 75110

Patientaccsv
xxx0873
5100 W Copans Rd
Margate, FL 33063

Richard Karr Motors
c/o John B. Fisher III
P.O. Box 7006
Waco, TX 76714

Longbotham Furniture
109 West Navasota Street
Groesbeck, TX 76642

Pheonix Financial Services
PO BOX 26280
Indianapolis, IN 46226

Running Buffalo Emerg Physicians
PO BOX 98779
Las Vegas, NV 89193

Matthew Thomas & Assoc
xxxxx4842
335 N Washington St Ste
Hutchinson, KS 67501

Pinnacle Credit Servic
xxx2248
7900 Highway 7 # 100
Saint Louis Park, MN 55426

Santander Consumer Usa
xxxxxxxxxxxxxx1000
8585 N Stemmons Fwy Ste 1100-n
Dallas, TX 75247

**UNITED STATES BANKRUPTCY COURT
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CHAPTER 13

Joint Debtor

CERTIFICATE OF SERVICE

(Continuation Sheet #3)

Security Credit Loan C
491
317 E Commerce St
Mexia, TX 76667

Synerprise Consulting Service
2809 Regal Rd., Ste. 107
Plano, TX 75075

Security Finance
Attn: Bankruptcy
PO Box 1893
Spartanburg, SC 29304

United Consumer Financial Services
xxxx8859
865 Bassett Rd
Westlake, OH 44145

Senex Services Corp
xxxxxx86N1
333 Founds Rd
Indianapolis, IN 46268

Wakefield & Assoc
xxKLG8
10800 E Bethany Dr Ste 4
Aurora, CO 80014

Senex Services Corp
xxxxxx60N1
333 Founds Rd
Indianapolis, IN 46268

Wells Fargo
P.O. Box 54349
Los Angeles, CA 90054-0349

Senex Services Corp
xxxxxx57N1
333 Founds Rd
Indianapolis, IN 46268

West Asset Management
xxxx3538
2703 N Highway 75
Sherman, TX 75090

Senex Services Corp
xxxxxx94N1
333 Founds Rd
Indianapolis, IN 46268

Westlake Financial Services
PO BOX 76809
Los Angeles, CA 90076

Shady Log Cabins
1510 W Hwy 84
Fairfield, TX 75840

World Finance Corp
xxxxxxx8001
World Acceptance Corp/Attn
Bankruptcy
PO Box 6429
Greenville, SC 29606